

## **REMARKS**

Claims 87-132, 148-154 and 160-168 were pending at the time of the Office Action, with claims 93-132 having been withdrawn. Claims 93-132 are herein canceled without prejudice. Applicant expressly reserves all rights to prosecute the subject matter of these claims in one or more related applications. Claims 87-92, 148, 150, 151, 153, 154, 161-164, and 166-168 are amended. Claims 169-175 are added. Therefore, claims 87-92, 148-154 and 160-175 are now pending in the application.

### **Restriction Requirement**

In the Office Action mailed February 19, 2009, the Examiner entered a restriction requirement as follows:

- I. Claims 87-92, 148, 149, 150-161 and 162-166, drawn to financial institution receiving a pseudo credit account identifier, classified in class 705, subclass 74.
- II Claims 93-104, 105-122, 123-132, drawn to a privacy server configured to facilitate transaction and to provide a fictitious payment information or pseudo payment, classified in class 705, subclass 79.

More particularly, the Examiner has stated that “[i]nventions I and II are related as subcombinations disclosed as usable together in a single combination.” Office Action at 2.

The Office Action appears to incorrectly identify the claims that the Examiner considers to constitute group I. During an April 20, 2009 telephone inquiry, the Examiner confirmed that the intent of the Office Action is to specify that group I includes claims 87-92, 148-154 and 160-168. New claims 169-175 depend from group I claims, and therefore are also included in group I. Applicant hereby elects group I, which includes claims 87-92, 148-154 and 160-175, for further prosecution. The election is being made **without traverse**.

## **CONCLUSION**

Applicant respectfully submits the application is in condition for allowance, and an early notice to that effect is requested.

If any extension of time (under 37 C.F.R. § 1.136) is necessary to prevent the above-referenced application from becoming abandoned, Applicant hereby petitions for such extension.

The Commissioner is authorized to charge any fees that may be required, or credit any overpayment, to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account No. 501505/6057-37702/EBM.

Respectfully submitted,

Date: May 14, 2009

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